

Certificate Number: 03088-PAE-DE-032432391

Bankruptcy Case Number: 19-11121



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 12, 2019, at 5:46 o'clock PM CDT, Tysheema N Heard completed a course on personal financial management given by internet and telephone by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: March 12, 2019 By: /s/Jason M Pepper

Name: Jason M Pepper

Title: Counselor